

# BENEFITS NEWS

An Information Publication for State of California Employees

## Supplemental Life Insurance for Excluded Employees

Have you ever considered what would happen to your loved ones if something happened to you? Is your current life insurance coverage enough to protect the people you care about most? Would it meet their living expenses and lifestyle needs? The Supplemental Life Insurance Plan, sponsored by the State of California, may provide you with the protection and peace of mind you need to safeguard your family's future.

If you are an excluded employee enrolled in the basic group term life insurance plan, you are eligible to purchase additional life insurance protection at economical group rates. Under Metropolitan Life Insurance Company's (MetLife) voluntary supplemental life insurance program, you can purchase coverage in increments of \$10,000 up to \$200,000, or four times their basic annual earnings, whichever amount is less.

### Current Rates

Current supplemental life insurance plan rates per \$10,000 of coverage are as follows:

Attained Age	Monthly Premiums
Under 25	\$0.65
25-29	\$0.69
30-34	\$0.85
35-39	\$0.93
40-44	\$1.15
45-49	\$1.65
50-54	\$2.45
55-59	\$4.45
60-64	\$6.75
65-69	\$12.85
70-74	\$20.75
75 and older	\$32.25

**\*In addition to the monthly premium, an administrative fee of 20 cents is charged.**

### Plan Features

- ❑ **Economical Group Rates** – take advantage of the State's group purchasing power by securing a significant amount of supplemental life insurance at competitive rates.
- ❑ **Convenient Payroll Deductions** – your supplemental life insurance premium is automatically deducted from your paycheck.
- ❑ **Accidental Death & Dismemberment Coverage** – once you are enrolled in the basic life insurance plan you automatically have accidental death and dismemberment coverage. This coverage provides an additional benefit equal to the face value of your basic life and any supplemental life insurance you have purchased.
- ❑ **Dependent Life Insurance Option** – allows you to purchase additional life insurance coverage for your spouse/domestic partner and dependent children. The plan provides \$7,500 coverage for your spouse/domestic partner and each unmarried dependent child from 6 months to 23 years old and \$750 coverage for a dependent child from birth to 6 months old. The monthly premium for dependent coverage is \$1.85 if you are under age 65 and \$7.25 if you are 65 or older.
- ❑ **Conversion Option** – allows you to convert to an individual policy in the event you lose eligibility status or separate from State service.
- ❑ **Accelerated Benefit Option** – allows for the advanced payment of a portion of your life insurance benefits if you are diagnosed with a terminal illness with a life expectancy of less than 6 months. The accelerated benefit option allows you to receive a payment of 70% of the face value of your policy.

## Enrollment

You can apply for supplemental life insurance anytime by calling MetLife at (800) 252-8524. MetLife representatives will answer questions and send you an application upon request.

## Beneficiary Designation for Life Insurance

Did you know that CalPERS and departmental beneficiary designations do not apply to life insurance benefits payable under the MetLife program? Instead, your life insurance benefits will be paid according to the standard order of beneficiary as follows:

- 1<sup>st</sup> Surviving spouse/domestic partner, if none, then
- 2<sup>nd</sup> Surviving natural and/or adopted children, if none, then
- 3<sup>rd</sup> Surviving parents, if none, then
- 4<sup>th</sup> The estate.

**If you wish to designate a beneficiary other than the standard order stated above, you may request a beneficiary form from MetLife at (800) 252-8524.**

Benefits will be paid equally among surviving children or surviving parents. Family status changes, such as divorce and remarriage, are automatically adjusted provided the employee has not designated a beneficiary other than above.



## For More Information

### **DPA Benefits Division**

(916) 322-0300 ♦ CNET 492-0300

### **ARAG Group**

#### **Group Legal Services Plan**

1-800-247-4184

### **Dental Program**

(916) 324-0525 ♦ CNET 454-0525

### **Employee Assistance Program**

#### **MHN (Managed Health Network)**

1-866-327-4762

### **FlexElect Program**

(916) 327-6429 ♦ CNET 467-6429

### **Health Promotion Program**

(916) 324-9398 ♦ CNET 454-9398

### **Merit Award Program**

(916) 324-0522 ♦ CNET 454-0522

### **Pre-Tax Parking**

(916) 324-0526 ♦ CNET 454-0526

### **Rural Health Care Program**

(916) 327-1439 ♦ CNET 467-1439

### **Savings Plus Program**

1-866-566-4777

[www.sppforu.com](http://www.sppforu.com)

### **Travel & Relocation and**

#### **Vanpool Programs**

(916) 324-0526 ♦ CNET 454-0526

### **Vision Service Plan**

1-800-877-7195

### **Workers' Compensation Program**

(916) 445-9792 ♦ CNET 485-9792

## DPA Fax Numbers

### **Benefits Division**

(916) 322-3769 ♦ CNET 492-3769

### **Savings Plus Program**

(916) 327-1885 ♦ CNET 467-1885

### **TDD (Any unit in DPA)**

(916) 327-4266 ♦ CNET 467-4266

## Internet Address

[www.dpa.ca.gov](http://www.dpa.ca.gov)